



Order Filed on June 29, 2017 by
Clerk U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

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File No. 087731B

In Re:

Esperanza LVergara aka Lidilia Esperanza
Vergara

Case No.: 15-34214-JKS

Hearing Date: June 8, 2017

Judge: John K. Sherwood

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following

DATED: June 29, 2017

Honorable John K. Sherwood
United States Bankruptcy Court

Applicant: Seterus, Inc. as the authorized subservicer for
Federal National Mortgage Association ("Fannie
Mae"), creditor c/o Seterus, Inc.

Applicant's Counsel: Rob Saltzman, Esquire

Debtor's Counsel: David L. Stevens, Esquire

Property Involved ("Collateral"): 8601 2nd Avenue, North Bergen, NJ 07047

Relief Sought: ☒ Motion for Relief From the Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:

- ☒ The Debtor is overdue for four months, from March 1, 2017 to June 1, 2017.
- ☒ The Debtor is overdue for four payments at \$3,253.79 per month.
- ☒ Less suspense balance of \$168.54.

Total Arrearages Due \$12,846.62.

2. Debtor must cure all post-Petition arrearages as follows:

☒ Immediate payment shall be made in the amount of \$3,253.79. Payment shall be made no later than June 30, 2017.

☒ Beginning on July 1, 2017, regular monthly mortgage payments shall continue to be made in the amount of \$3,382.17.

☒ The amount of \$9,592.83 shall be capitalized in the Debtor's Chapter 13 Plan. As a result of such capitalization, the Mortgagee's Allowed Secured Claim shall be and the same hereby shall be deemed amended to add such capitalized post-Petition payment with interest thereon to the Proof of Claim as filed, and the standing Chapter 13 Trustee shall be and the same hereby is directed to adjust her records and make revised disbursements accordingly.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ☒ Regular monthly payment:

Seterus, Inc.
PO Box 11790
Newark, NJ 07101-4790

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorneys fees of \$350, and costs of \$181.

The fees and costs are payable:

☒ through the Chapter 13 Plan.